

IN THE SPECIFICATION

Please amend the specification as follows:

Replace paragraph [0036] on page 9 with the following:

*B1*  
[0036] Figures 4a through 4c illustrate one embodiment of a flip chip involved in a no flow underfill process. In this process, and as seen in Figure 4a, no flow underfill material 250 that has fluxing capability is placed on a substrate 260 with electrically conductive pads 462, or solder, in Figures 4a - 4c and 662 in Figure 6. In Figure 4b, a chip 240 is then aligned and compressed down using a chip placement machine (not shown). The so prepared assembly needs bump reflow right before underfill cure to result in the finished flip chip assembly which is shown in Figure 4c.